

Federal Flood Insurance is available to Maricopa residents.

The City of Maricopa has joined over 20,000 communities nationwide that are allowed to purchase federally-backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).

On December 27, 2007, two years after submitting the required paperwork, the City of Maricopa became a participant in the NFIP. This means that property owners in the City of Maricopa will be able to purchase flood insurance up to the limits under the Regular Phase of the program; for single-family dwellings, the limits are \$250,000 for building coverage and \$100,000 for contents coverage. Renters are able to purchase contents coverage to protect personal belongings. Commercial properties limits are \$500,000 for both building and contents. Property owners wishing to take advantage of this program should be aware that there is a 30-day waiting period before the flood insurance coverage goes into effect.

Lenders must require borrowers whose properties are located in a designated flood hazard area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Federal Disaster Protection Act of 1973.

The NFIP is implemented through the Federal Emergency Management Agency. There are over four million flood insurance policies in more than 20,000 participating communities nationwide.

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